



Part of **HOWDEN**

## Group Insurance Scheme



## Group Scheme Mobile Phone & Gadget Insurance

### Evidence of Cover

This cover has been arranged exclusively for the trustees of the Group Scheme as declared to insurers. It is subject to the terms, definitions, exclusions, and conditions specified below.

This document contains details of the protection that is provided under the group policy. **You** are not party to the contract of insurance which is solely between the Insurer and the Trustees of the Group Scheme (the group policy holder).

### GADGET INSURANCE

This insurance is arranged and administered by Bastion Insurance Services Ltd and underwritten by Collinson Insurance.

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered office: 3 More London Riverside, London, SE1 2AQ United Kingdom United Kingdom. Registered in England number 01708613. These details can be checked on the Financial Services Register by visiting: [www.fca.org.uk](http://www.fca.org.uk)

Bastion Insurance Services are authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register)

### IMPORTANT INFORMATION

**We** have not provided **you** with a personal recommendation as to whether this product is suitable for **your** needs so **you** must decide for **yourself** whether it is or not. **You** have made a decision based on the information made available to **you**.

This policy meets the demands and needs of those who wish to insure their **gadgets** against **theft, accidental damage and breakdown**, and for mobiles phones, tablets and iPads, **accidental loss**. **Your gadgets** are covered whilst in **your** possession or that of **your spouse** (if included in the scheme benefit) during the period of insurance subject to the **limit of liability**.

**Your gadget** must be in good condition and full working order before taking out this policy. If there is evidence that the damage, **theft** or loss occurred before the policy start date **your** claim will be refused and no premium refund will be due.

### INTRODUCTION

It's important that **you** read this wording and **your** benefits booklet to make sure that everything **you've** told **us** is correct.

Please read this policy carefully so that **you** understand the cover we are giving **you**. **You** must follow the terms and conditions set out in this policy wording. It's important that **you** keep this policy wording and **your policy booklet** in a safe place in case **you** need to look at them later.

In return for the payment of **your** premium **we** will provide insurance for **your gadgets** during the **period of cover**. This policy only covers **your gadgets** when in the care of **you** or a member of **your immediate family**.

Cover under this insurance is subject to the terms, conditions, and limitations shown below or as amended in writing by **us**.

This is a monthly rolling policy and cover is only in force if **your** Group Insurance Scheme Membership is paid each month.

### YOUR RESPONSIBILITY

**You** are required to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell **us** of any changes to the answers **you** have given as soon as possible.

**Your** failure to take reasonable care to avoid misrepresentation in relation to the information provided (including subsequent changes to any such information) could result in **your** policy being cancelled or **your** claim being rejected or not fully paid.

### DEFINITIONS

**The words and phrases defined below have the same meaning wherever they appear in bold in this policy document.**

**Accessories** – Additional items, purchased in the UK and valued at £150 or below, that come with **your gadget**, such as chargers, carrying cases, headphones, hands-free mounting kits, and USB cables. Sim cards, console or digital games, and wearables are not covered. **Evidence of ownership** for **accessories** will need to be provided at point of claim.

**Accidental Damage** - Any unintentional and unexpected damage that happens to **your gadget**.

**Accidental loss/accidentally lost** - The **gadget** has been accidentally left by **you** in a location, and **you** are permanently deprived of its use.

**Beneficiary** - the subscribing member of a Group Scheme whose membership of the scheme must have been accepted by the trustees and can be confirmed by the broker.

**Breakdown** - A sudden mechanical or electrical failure of **your**

**gadget**, resulting in it stopping working as it should.

**Broker** - Philip Williams (G Ins) Management Ltd., Registered Office: 35 Walton Road, Stockton Heath, Warrington, Cheshire WA4 6NW. Telephone number 01925 604421. Authorised and regulated by the Financial Conduct Authority under number 827663.

**Claims Administrators** – The Oxford Claims Company

**Criteria:** We can only insure **gadgets** if **you** can provide **Evidence of Ownership**, and if they are:

1. Purchased or leased by **you** as new in the UK, or;
2. Purchased by **you** as refurbished in the UK as long as the refurbished **gadget** was sold with a minimum 12-month warranty, or
3. Meets the above criteria and was gifted to **you** as long as **you** are able to provide a UK Gift receipt, and;
4. Are not more than 6 years old and for laptops not more than 3 years old at the time this policy is initially purchased, and
5. Are in **your** possession and in good working condition (not **accidentally damaged**) and;
6. Have not previously been repaired using non-manufacturer parts.

**Evidence of ownership** - A document to evidence that the **gadget** **you** are claiming for belongs to **you**. This can be the original purchase receipt or a similar original document provided to **you** at the point of sale that gives details of the **gadget(s)** purchased (including any **accessories**). The document should include the make, model and IMEI or serial number of the **gadget(s)** (where possible), the purchase date, **your** name and address, the purchase price, and detail the UK VAT registration number of the company. Where the **gadget** is a gift, it will only be covered if **you** are able to provide a gift receipt. If you cannot provide **Evidence of ownership** your **gadget** may not be covered.

**Excess** - The amount **you** must pay for each claim **you** make under this policy.

**Gadget(s)** – The portable electronic **gadgets** that meet the **Criteria**, are insured by this policy. **Gadgets** include: Mobile Phones, Tablets, iPads, E-readers/Kindles, Sat Navs, Handheld games, consoles, Portable DVD players, Headphones, Wireless speakers, Cameras, Laptops, iPods/MP3 Players and Smartwatches. This policy is not suitable for drones and wearables.

**Home** – The place **you** normally live in the UK.

**Immediate family** – **Your** mother, father, son, daughter, spouse or domestic partner who resides with **you** at **your home**.

**Limit of liability** - **Our** liability, in respect of any claims in relation to **your gadget(s)**, shall not exceed 2 claims in any 1 year, or the maximum liability as shown below in any 1 year.

Cover	Limit of liability	
	Mobile Phones and in total	All other gadgets
Accidental damage / malicious damage, theft, accidental loss, breakdown, Liquid damage and accessories	£1,500	£1,000
Unauthorised call/data use	£2,000	No cover

**Period of cover** –the insurance commences on the same date as specified in the accompanying benefits booklet for periods of one month upon receipt of **your** monthly premium. The monthly premium subscription will be collected directly from salary/pension or by direct debit.

**Precautions** – All measures that would be appropriate to expect a person to take in circumstances to prevent **accidental loss**, **accidental damage** or **theft of your gadgets**.

**Proof of usage** – Evidence that the **gadget** has been in use since policy inception. Where the **gadget** is a mobile phone, this information can be obtained from **your** Network Provider. For other **gadgets**, in the event of an **accidental damage** claim this can be verified when the **gadget** is sent to our repairers for inspection.

**Spouse** - a partner in a marriage, civil union, domestic partnership or common law marriage who resides with **you** at **your home**. If **your spouse** is included in the scheme benefit this will be shown in the benefits booklet accompanying **your** scheme benefits information.

**Territorial limits** - The United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands.

**Terrorism** - The use or threat of serious violence to advance some kind of cause.

**Theft/Stolen** - The unauthorised dishonest appropriation of the **gadget(s)**, by another person with the intention of permanently depriving **you** of it.

**Unattended** – Not within **your** sight at all times or out of **your** arms-

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length reach when away from **your home**

**We, us, our** – Collinson Insurance

**You, your, yourself** – the **beneficiary**, who has subscribed to the Group Insurance Scheme. As applicable, this term also includes **your** spouse if the benefit includes **your** spouse.

### WHAT WE WILL COVER

#### A. Accidental Damage / Malicious Damage

**We** will arrange a repair if **your gadget** is damaged as the result of an accident or malicious damage. If **your gadget** cannot be economically repaired, it will be replaced.

#### B. Theft

If **your gadget** is **stolen**, **we** will replace it. Where only a part or parts of **your gadget** have been **stolen**, **we** will only replace that part or those specific parts.

#### C. Accidental Loss

If **you** accidentally or unintentionally lose **your** mobile phone, iPad, or tablet or **we** will replace it. **Accidental loss** cover is only available on mobile phones, iPads, and tablets.

#### D. Breakdown

If **your gadget** suffers electrical **breakdown** which occurs outside of the manufacturer's guarantee period, **we** will repair it. If **your gadget** cannot be economically repaired, it will be replaced. This cover is not available on laptops.

#### E. Unauthorised Call/Data Use

If **your** mobile phone is **accidentally lost** or **stolen** and is used fraudulently, and **your** claim is covered by **your** policy, **we** will reimburse **you** for the costs upon receipt of **your** itemised bill up to a maximum value of £2,000 for any one claim. This includes calls, messages, downloads and data made / used from the time it was **accidentally lost** or **stolen** up to a maximum of 24 hours from discovery of the incident.

#### F. Liquid Damage

If **your gadget** is damaged because of accidentally coming into contact with any liquid, **we** will repair it. If it cannot be repaired, **we** will replace it.

#### G. Accessories

If **your** claim for **your gadget** is approved, **we** will replace any **accessories** that were **accidentally lost**, **stolen** or **accidentally**

**damaged** at the same time as **your gadget** up to a maximum value of £150.

If **we** replace **your gadget** with a different make or model and this means that **you** can no longer use **your** existing **accessories**, **we** will replace them too, up to a maximum value of £150.

**IMPORTANT:** Where **your gadget** is a mobile phone, in the event of a claim **you** may be required to provide **proof of usage** which confirms **your** mobile phone has been in use between policy inception and the incident date.

### WHAT WE WILL NOT COVER

**Your gadget** is not covered for:

#### 1. Theft:

- If the **theft** occurs from a motor vehicle where neither **you** nor someone acting on **your** behalf is present, unless the **gadget** was concealed in a locked boot, glove compartment, or other locked internal compartment, with all the vehicle's windows, doors, and security systems closed, locked, and activated. A copy of the repairer's account for damage in gaining entry to the locked vehicle must be supplied with any claim.
- If the **theft** occurs from any **unattended** building or premises (including **your home** or workplace) unless the **theft** involves the use of force, resulting in damage to the building or premises. A copy of the repairer's account for such damage must be supplied with any claim;
- When away from **your home**, or when in **your home** with invited guests / tradesmen or other people; unless the **gadget** is concealed on or about **your** person when not in use, or it is stored in a locked room or secured receptacle (such as a locked safe, locked locker or closed desk drawer);
- Where **your gadget** was in the possession of a third party (other than a member of **your immediate family**) at the time of the event, giving rise to a claim under this insurance;
- Where the **gadget** has been left **unattended** when it is away from **your home**; or
- Where all available **precautions** have not been taken to prevent **theft**.

#### 2. Loss or damage caused by:

- **You** deliberately damaging, intentionally leaving or neglecting the **gadget**;
- **You** not following the manufacturer's instructions;

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- The use of non-manufacturer approved **accessories**;
3. Repair or other costs for:
- Routine servicing, inspection, maintenance or cleaning;
  - Loss caused by a manufacturer's defect or recall of the **gadget**;
  - Repairs carried out by persons not authorised by **us**;
  - Wear and tear or gradual deterioration of performance;
  - Cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance;
  - Any claim if the IMEI / serial number has been tampered with in any way.
4. Any kind of damage whatsoever unless the damaged **gadget** is provided for repair.
5. Any loss of a SIM (subscriber identity module) card.
6. Any expense incurred because of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget** unless relating to unauthorised call/data use for **your** mobile phone up to the maximum value of £2,000.
7. The policy **excess** - if **you** make a claim, an **excess** fee applies which must be paid to **us** before **your** claim can be settled. This **excess** fee varies depending on the value of the **gadget you** have insured with **us**. The fees are set out below:
- If **your** claim is for a **gadget** up to the value of £500 (when new) the **excess** fee is £50 for any claim.  
If **your** claim is for a **gadget** between the value of £501 and £999 (when new) the **excess** fee is £75 for any claim.  
If **your** claim is for a **gadget** over the value of £1000 (when new) the **excess** fee is £100 for any claim.
8. Loss of or damage to **accessories** that were not **accidentally lost, stolen** or damaged at the same time as an incident happening to **your gadget**.
9. Any claim for a **gadget** where **you** cannot provide **proof of usage** for its core purpose since the start of **your** policy, if requested.
10. Any claim for **accidental loss** where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place **you** last had **your gadget**, or any claims for **gadgets accidentally lost in your home**
11. Reconnection costs or subscription fees of any kind.

Please note: if **you** are insuring an item without SIM card capability, all exclusions relating to SIM cards are not applicable.

## 12. War Risk

**Terrorism**, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.

## 13. Nuclear Risk

Any direct or indirect consequence of irradiation, contamination by nuclear material, or the properties of any radioactive matter or device.

## 14. Sonic Boom

Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.

## 15. Loss of Data or Software

Any loss of or damage to information or data or software contained in or stored on the **gadget** whether arising because of a claim paid by this insurance or otherwise.

16. Any indirect loss or damage resulting from the event which caused the claim under this policy.

17. Any liability of whatsoever nature arising from ownership or use of the **gadget**, including any illness or injury resulting from such ownership or use.

18. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.

19. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom and/or all other jurisdictions where **we** transact business.

20. Any **gadget** that was purchased as second hand or used, that is not a refurbished **gadget** that was sold with a minimum 12-month warranty.

21. Any loss or damage to **your gadget** whilst in transit with a third party such as courier or the postal service.

22. Any claim for any **gadget** which does not meet the **criteria**.



23. Any claim over and above the **limit of liability**.

24. Any claim for an item that isn't listed under the definition of **gadget**

## CLAIM SETTLEMENT

1. The intention of this policy is to put **you** back in the same position as immediately prior to the loss or damage. It is not a replacement as new policy. If the **gadget** cannot be replaced with an identical **gadget** of the same age and condition, **we** will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original **gadget**. All replacements **gadgets** come with a full 12-month warranty. **We** cannot guarantee that the replacement **gadget** will be the same colour as the original item. If it is not possible for us to source a replacement, **we** will, at **our** discretion, arrange to pay **you** the equivalent monetary value of a like for like **gadget**

2. Repairs will be carried out using readily available parts. Where possible **we** will use original parts but, in some cases, unbranded parts may be used. In the event that any repairs authorised by **us** under this policy invalidate **your** manufacturer's warranty, **we** will repair or replace **your gadget** for the remaining period of **your** manufacturer's warranty in line with **your** manufacturer's warranty terms and conditions.

3. In the event of a valid claim resulting in the replacement of the **gadget**, this policy will automatically cover the replacement **gadget**.

4. All blocks must be removed from **your gadget** before being sent for repair. This includes any personal pin locks or operator specific security blocks, including Find My iPhone. Failure to do so will result in **your** claim being delayed, and/or, **your gadget** being returned to **you**.

5. Please note: For **accidental loss** and **theft** claims - If **your gadget** has the functionality, **you** must activate any location finder app or software to help **you** locate and retrieve the **gadget**. This may also enable **you** to lock and wipe the data stored on **your gadget**. Do not attempt to retrieve **your gadget** if **you** believe it has been **stolen** or if **you** are unfamiliar with the location. If **you** suspect **your gadget** has been **stolen**, report the **theft** to the police.

## CONDITIONS AND LIMITATIONS

1. Unless **we** have agreed differently with **you**, English law and the decisions of English courts will govern this insurance.

2. This insurance only covers **gadgets** bought in the countries within the **territorial limits** of the policy. Cover applies throughout the **territorial limits** of the policy and is also automatically extended to include use of the **gadgets** anywhere in the world for any trip, and is subject to any repairs being carried out in the UK by repairers **approved by us**. No cover is provided for claims where **you** are travelling to a country where the Foreign Commonwealth and Development Office (FCDO) have advised against all but essential travel. **You** can check the FCDO travel advice at [www.fco.gov.uk](http://www.fco.gov.uk).

3. The **gadget(s)** must not be more than 6 years and for laptops not more than 3 years old on policy inception, must be purchased in the UK as new, or if refurbished, purchased with a minimum 12 months warranty, and **you** must be able to provide **evidence of ownership** when it is requested. **Evidence of ownership** should include the make, model and IMEI/serial number of the **gadget** and must be in **your** name or, **you** must be in possession of a UK gift receipt.

4. **You** must provide **us** with any receipts, documents or **evidence of ownership**, that it is reasonable for **us** to request.

5. **You** cannot transfer the insurance to someone else without **our** written permission.

6. **You** must take all available **precautions** to prevent any loss or damage.

7. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

## OUR RIGHT TO CHANGE THE COVER OR PRICE

### Monthly Rolling Policies

**You** will receive at least two months written notice if **we** decide or need to change **Your** policy cover or the price of **Your** insurance for any of the following reasons:

- To make small changes to the words in **your** policy that do not affect the cover **you** get, and just make it easier to understand.
- To follow any new laws, regulations, or guidelines that affect **us** or **your** policy.
- To follow any changes in taxes that apply to **your** policy.
- To cover the costs of providing **your** insurance if there are more or fewer claims than **we** expected.
- To cover the costs of any new benefits or cover **we** add to **your** policy.
- To cover the costs of any changes to **our** systems or technology that help provide **your** insurance.

If the changes are favorable for **you**, **we** may make them straight away and let **you** know within 30 days.

## CANCELLATION

### Your right to change your mind

This **gadget** insurance forms part of a packaged group of benefits to which **you** have subscribed and have the right to cancel at any time. Please contact **your** Federation to discuss cancellation of **your** overall subscription.

### Cancellation by us

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address.

Valid reasons may include but are not limited to:

- A. Where **we** reasonably suspect fraud
- B. Non-payment of premium
- C. Threatening and abusive behavior
- D. Non-compliance with policy terms and conditions
- E. **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium.

## CLAIMS PROCEDURE

**You** can register a new claim by visiting **our** online portal

<https://theoxfordclaimscompany.co.uk/groupscheme>

**You** will need **your** policy number at hand to register the claim.

### 1. **You** must:

- Contact the **Claims Administrator** as soon as possible and within 14 days of any incident that may result in a claim under this insurance. If the incident happened outside the UK **you** must notify the **claims administrations** within 7 days of returning home.

- Report the **theft** or **accidental loss** of any **gadget**, within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset;

- Report the **theft** or loss of any **gadgets** to the Police within 48 hours of discovery and obtain a crime reference number in support of a **theft** claim and a lost property number in support of an **accidental loss** claim;

Please note any delay in reporting an incident to the **claim administrators**, **your** Airtime Provider or the Police may invalidate **your** right to claim under the policy.

- Provide **us** with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a ratable proportion of the claim may be recovered direct from these Insurers; and

- Return **your** completed claim form and **evidence of ownership** to the **claim administrators** within 30 days of the incident date along with any other requested information.

2. If **we** replace **your gadget(s)** the damaged or lost item becomes **our** property. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

3. There is a policy **excess** for all claims which must be paid before **your** claim can be approved.:

If **your** claim is for a **gadget** up to the value of £500 (when new) the **excess** fee is £50 for any claim.

If **your** claim is for a **gadget** between the values of £501 and £999 (when new) the **excess** fee is £75 for any claim.

If **your** claim is for a **gadget** over the value of £1000 (when new) the **excess** fee is £100 for any claim.

This policy is administered by Bastion Insurance Services Ltd, on behalf of Collinson Insurance.

Please address all claims correspondence to the **Claims Administrators**:

To help **us** improve **our** service **we** may record or monitor telephone calls.

**FRAUD**

**You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim.

**We** may also take legal action against **you** and inform the appropriate authorities.

**COMPLAINTS****Complaints regarding:****SALE OF THE POLICY**

If **you** have a question or complaint regarding the way the policy was sold, or the administration of **your** policy, please contact the **broker** using the following contact details:

Philip Williams (G Ins) Management Ltd.

35 Walton Road, Stockton Heath, Warrington,  
Cheshire, WA4 6NW

Telephone number: 01925 604421

Email: [customer.service@philipwilliams.co.uk](mailto:customer.service@philipwilliams.co.uk)

They will contact you within five days of receiving your complaint to inform you of what action they are taking. They will try to resolve the problem and give **you** an answer within four weeks. If it will take them longer than four weeks, they will tell **you** when **you** can expect an answer

**Complaints regarding:****CLAIMS / SERVICE**

**We** always strive to provide excellent service. However, if **you** have a complaint about this insurance or the handling of a claim **you** should in the first instance contact The Customer Services Director. The contact details are:

**Claims Administrators**

The Oxford Claims Company  
Temple Court Mews  
109 Oxford Road  
Oxford  
OX4 2ER

Email: [complaints@theoxfordclaimscompany.co.uk](mailto:complaints@theoxfordclaimscompany.co.uk)

Telephone: 01865 745566

Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

**We** will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service  
Exchange Tower  
1 Harbour Exchange Square, London,  
E14 9SR

Telephone: 08000 234 567 (free for people calling from a landline)  
or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**COMPENSATION SCHEME**

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by telephoning 0207 741 4100.



## DATA PROTECTION

### How we use the information about you

As **your** insurer and a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**;
- issue **you** this insurance policy;
- deal with any claims or requests for assistance that **you** may have
- service **your** policy (including claims and policy administration, payments and other transactions); and, detect, investigate and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed;
- protect our legitimate interests

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, Bastion Insurance Services Ltd, contractors, investigators, crime prevention organisations and claim management organisations where they provide administration and management support on **our** behalf.

Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

**We** will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting [www.cifas.org.uk/fpn](http://www.cifas.org.uk/fpn) and [www.insurancefraudbureau.org/privacy-policy](http://www.insurancefraudbureau.org/privacy-policy)

### Processing your data

**Your** data will generally be processed on the basis that it is:

- necessary for the performance of the contract that **you** have with **us**;
- is in the public or **your** vital interest: or
- for **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

### How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union.

**We** will need to keep and process **your** personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

### How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information please contact us by email or letter as shown below:

Email address: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com)

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk>

